

Figure 1





A merchant applies for membership in a barter community giving the following information:

A. The type of product or service offered in trade

B. Percent of the barter offered which is cash (and the remaining percent which is product or service)

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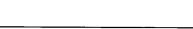
Step 2

The barter manager assigns scores based on the above variables

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Step 3 (optional)

Any or all of the following variables are given by the applicant and are assigned scores by the barter manager



- A. Total number of products or services listed (listings)
- B. Total value of the listings
- C. Average ticket price of the listings
- D. Estimated monthly sales of products or services
- E. Sales price of producers or services*
- F. Number of years applicant has been in business

*as a percent of the lowest published price on the Internet for the same product

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Step 4

The barter manager mathematically manipulates all of the assigned scores as necessary. depending on the needs of the barter community and determines a barter credit score



The barter manager extends credit to the applicant for membership based on the barter credit score

Figure 2